MISSOURI HOUSE of REPRESENTATIVES

FISCAL YEAR 2018

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS, AND PROFESSIONAL REGISTRATION

HOUSE BILL 7

MARKUP SHEETS with HCS Recommendations

Prepared by House Appropriations Staff

99TH General Assembly (2017)
First Regular Session

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Administration
Section 7.400

Budget Book Page 3

By Executive Order 06-04, Governor Blunt established the Department of Insurance, Financial Institutions and Professional Registration. During the reorganization process, 5 department FTE were identified by the implementation team to be transferred for administrative purposes to the new department. These staff assist all divisions through legislative coordination, personnel functions, accounting, budget and planning and also perform department-wide functions such as policy and procedure development and setting departmental objectives.

Legal Basis: Executive Order 06-04

Funding Sources: Other - DIFP Administrative Fund (0503)

CORE ADJUSTMENTS:

DEPT ADMINISTRATION			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments									
DRAFT HCS CHANGES									
Flexibility – removed flex									
Transfer	3652	DEPT ADMINISTRATION PS-0503	PS	(0.26)			(15,915)	(15,915)	statewide allocations
Transfer	3653	DEPT ADMINISTRATION E&E-0503	EE				(300)	(300)	statewide allocations
		DRAFT HCS CHANGES		(0.26)			(16,215)	(16,215)	
		TOTAL CHANGES		(0.26)			(16,215)	(16,215)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.400												
DEPT ADMINISTRATION - 37502C												
CORE												
PERSONAL SERVICES	142,772	4.82	140,066	1.99	145,628	4.82	145,628	4.82	145,628	4.82	129,713	4.56
OTHER FUNDS	142,772	4.82	140,066	1.99	145,628	4.82	145,628	4.82	145,628	4.82	129,713	4.56
EXPENSE & EQUIPMENT	38,126	0.00	28,681	0.00	38,126	0.00	38,126	0.00	38,126	0.00	37,826	0.00
OTHER FUNDS	38,126	0.00	28,681	0.00	38,126	0.00	38,126	0.00	38,126	0.00	37,826	0.00
TOTAL	$180,898	4.82	$168,747	1.99	$183,754	4.82	$183,754	4.82	$183,754	4.82	$167,539	4.56
TOTAL - DEPT ADMINISTRATION	$180,898	4.82	$168,747	1.99	$183,754	4.82	$183,754	4.82	$183,754	4.82	$167,539	4.56

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Administration Transfer
Section 7.405

Budget Book Page 13

This transfer provides funds to the DIFP Administrative Fund from division funds to meet the salaries, fringes, and expenses of department administration staff.

Legal Basis: Executive Order 06-04

Funding Sources: Other - Division of Credit Unions Fund (0548), Division of Finance Fund (0550), Insurance Dedicated Fund (0566), Professional Registration Fees Fund (0689)

CORE ADJUSTMENTS:

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.405												
DEPT ADMINISTRATION TRANSFER - 37503C												
CORE												
FUND TRANSFERS	400,000	0.00	282,974	0.00	400,000	0.00	400,000	0.00	400,000	0.00	400,000	0.00
OTHER FUNDS	400,000	0.00	282,974	0.00	400,000	0.00	400,000	0.00	400,000	0.00	400,000	0.00
TOTAL	$400,000	0.00	$282,974	0.00	$400,000	0.00	$400,000	0.00	$400,000	0.00	$400,000	0.00
TOTAL - DEPT ADMINISTRATION TRANSFER	$400,000	0.00	$282,974	0.00	$400,000	0.00	$400,000	0.00	$400,000	0.00	$400,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Federal Grant Authority
Section N/A

Budget Book Page 19

This section is for spending authority from grants from the federal Department of Health and Human Services for the consumer assistance program. The funding will allow the department to assist Missouri consumers with health coverage questions, provide consumer education and outreach activities, and assist consumers with finding and enrolling in health care plans best suited for their needs.

Funding Sources: Federal - Federal - MDI Fund (0192)

CORE ADJUSTMENTS:

IMPLEMENT FEDERAL GRANTS			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Reduction	7885	IMPLEMENT FED GRANTS PS-0192	PS	(21.00)		(478,096)		(478,096)	excess federal authority
Reduction	7886	IMPLEMENT FED GRANTS E&E-0192	EE			(64,511)		(64,511)	excess federal authority
		GOVERNOR CHANGES		(21.00)		(542,607)		(542,607)	
		TOTAL CHANGES		(21.00)		(542,607)		(542,607)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.405												
IMPLEMENT FEDERAL GRANTS - 37506C												
CORE												
PERSONAL SERVICES	468,722	21.00	145,655	3.36	478,096	21.00	478,096	21.00	0	0.00	0	0.00
FEDERAL FUNDS	468,722	21.00	145,655	3.36	478,096	21.00	478,096	21.00	0	0.00	0	0.00
EXPENSE & EQUIPMENT	64,511	0.00	6,743	0.00	64,511	0.00	64,511	0.00	0	0.00	0	0.00
FEDERAL FUNDS	64,511	0.00	6,743	0.00	64,511	0.00	64,511	0.00	0	0.00	0	0.00
TOTAL	$533,233	21.00	$152,398	3.36	$542,607	21.00	$542,607	21.00	$0	0.00	$0	0.00
TOTAL - IMPLEMENT FEDERAL GRANTS	$533,233	21.00	$152,398	3.36	$542,607	21.00	$542,607	21.00	$0	0.00	$0	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Federal Grant Transfer
Section N/A

Budget Book Page 27

Reimburses DIFP Administration Fund for work completed on federal grants.

Funding Sources: Federal - Federal - MDI Fund (0192)

CORE ADJUSTMENTS:

FEDERAL GRANT TRANSFER			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Reduction	T364	FEDERAL GRANT TRANSFER-0192	TRF			(150,000)		(150,000)	excess fed authority
		GOVERNOR CHANGES				(150,000)		(150,000)	
		TOTAL CHANGES				(150,000)		(150,000)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.405												
FEDERAL GRANT TRANSFER - 37507C												
CORE												
FUND TRANSFERS	150,000	0.00	0	0.00	150,000	0.00	150,000	0.00	0	0.00	0	0.00
FEDERAL FUNDS	150,000	0.00	0	0.00	150,000	0.00	150,000	0.00	0	0.00	0	0.00
TOTAL	$150,000	0.00	$0	0.00	$150,000	0.00	$150,000	0.00	$0	0.00	$0	0.00
TOTAL - FEDERAL GRANT TRANSFER	$150,000	0.00	$0	0.00	$150,000	0.00	$150,000	0.00	$0	0.00	$0	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Insurance Operations
Section 7.410

Budget Book Page 33

The department is responsible for overseeing the insurance industry's compliance with all Missouri insurance laws and regulations and protecting the interests of the Missouri insurance-buying consumer. The department licenses over 154,000 insurance producers (agents, brokers and agencies). The department, acting on complaints from consumers, investigates companies and producers accused of insurance law and regulation violations. The department certifies for collection over $237 million in premium taxes paid by insurance companies for deposit into general revenue and school funds. The department provides information to over 41,000 consumers each year through a statewide toll-free hotline and the department's website and continues to increase the amount of information and services available to both consumers and industry through the department's website.
The Consumer Restitution Fund was created by HB1837 (2006) to distribute to aggrieved medical malpractice insurance consumers funds obtained through enforcement proceedings by the director.

Legal Basis: RSMo. 148, 287, 325, 354, 374-385, 447, Art. IX section 7 (state school fund deposits)

Funding Sources: Other - Consumer Restitution Fund (0792), Insurance Dedicated Fund (0566)

CORE ADJUSTMENTS:

INSURANCE OPERATIONS			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments									
DEPARTMENT CHANGES									
Flexibility – removed flex									
One Time	9908	INSURANCE OPERATIONS E&E-0566	EE				(36,461)	(36,461)	1x expenditure HB 50 & HB 709
		DEPARTMENT CHANGES					(36,461)	(36,461)	
DRAFT HCS CHANGES									
Transfer	9907	INSURANCE OPERATIONS PS-0566	PS				(1,370)	(1,370)	statewide allocations
Transfer	9908	INSURANCE OPERATIONS E&E-0566	EE				(300)	(300)	statewide allocations
		DRAFT HCS CHANGES					(1,670)	(1,670)	
		TOTAL CHANGES					(38,131)	(38,131)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.410												
INSURANCE OPERATIONS - 37501C												
CORE												
PERSONAL SERVICES	7,838,488	166.36	7,499,863	144.43	8,306,262	170.96	8,306,262	170.96	8,306,262	170.96	8,304,892	170.96
OTHER FUNDS	7,838,488	166.36	7,499,863	144.43	8,306,262	170.96	8,306,262	170.96	8,306,262	170.96	8,304,892	170.96
EXPENSE & EQUIPMENT	2,013,092	0.00	1,284,899	0.00	2,022,104	0.00	1,985,643	0.00	1,985,643	0.00	1,985,343	0.00
OTHER FUNDS	2,013,092	0.00	1,284,899	0.00	2,022,104	0.00	1,985,643	0.00	1,985,643	0.00	1,985,343	0.00
PROGRAM-SPECIFIC	5,000	0.00	0	0.00	5,000	0.00	5,000	0.00	5,000	0.00	5,000	0.00
OTHER FUNDS	5,000	0.00	0	0.00	5,000	0.00	5,000	0.00	5,000	0.00	5,000	0.00
TOTAL	$9,856,580	166.36	$8,784,762	144.43	$10,333,366	170.96	$10,296,905	170.96	$10,296,905	170.96	$10,295,235	170.96
Rate Reviews - SB 865 & 866 - 1375001												
PERSONAL SERVICES	0	0.00	0	0.00	0	0.00	0	0.00	250,772	4.00	250,772	4.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	250,772	4.00	250,772	4.00
EXPENSE & EQUIPMENT	0	0.00	0	0.00	0	0.00	0	0.00	36,768	0.00	36,768	0.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	36,768	0.00	36,768	0.00
TOTAL	$0	0.00	$0	0.00	$0	0.00	$0	0.00	$287,540	4.00	$287,540	4.00
NAIC Standard - SB 164 - 1375002												
PERSONAL SERVICES	0	0.00	0	0.00	0	0.00	0	0.00	172,000	1.60	172,000	1.60
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	172,000	1.60	172,000	1.60
EXPENSE & EQUIPMENT	0	0.00	0	0.00	0	0.00	0	0.00	16,096	0.00	16,096	0.00

Senate Bill 865 and Senate Bill 866 (SB 865 & SB 866) established the Missouri Health Insurance Rate Transparency Act for all types of health insurance. The department shall review the proposed rates within a sixty day time frame and in some instances, make formal determinations as to the actuarial soundness of the rates and determine if the rates are excessive, inadequate or unfairly discriminatory. This will require very technical insurance knowledge. The Department anticipates receiving approximately 2,350 rate filings per year.

	FY 2015 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.410												
INSURANCE OPERATIONS - 37501C												
NAIC Standard - SB 164 - 1375002												
EXPENSE & EQUIPMENT	0	0.00	0	0.00	0	0.00	0	0.00	16,096	0.00	16,096	0.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	16,096	0.00	16,096	0.00
TOTAL	$0	0.00	$0	0.00	$0	0.00	$0	0.00	$188,096	1.60	$188,096	1.60
TOTAL - INSURANCE OPERATIONS	$9,856,580	166.36	$8,784,762	144.43	$10,333,366	170.96	$10,296,905	170.96	$10,772,541	176.56	$10,770,871	176.56

Senate Bill 164 (SB 164) incorporates the National Association of Insurance Commissioners (NAIC) model standard valuation law as it relates to principals based reserving ("PBR") which will be an accreditation standard, establishing a nationwide standard that better adapts to product innovation while providing confidence in the adequacy of reserve for solvency protection. The legislation was passed in 2015 with an effective date that was conditioned upon substantially similar legislation being passed in at least 42 states that include at least 75% of the life insurance premium in the United States, originally assumed to be FY 2019. This threshold was exceeded and the director's order making PBR effective January 1, 2017 was issued on June 30, 2016.

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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Insurance Examinations
Section 7.415

Budget Book Page 67

The department conducts both financial and market examinations. Financial examinations ensure insurance companies have sufficient reserves to pay consumer claims and consumer access to affordable insurance coverage. Market conduct examinations of insurance companies serve to verify that policyholders and beneficiaries receive the full benefits from the contracts they and their insurer have agreed to. The expenses of these examinations are billed to the companies examined. The costs assessed to the companies for examinations can be taken as credits against the company's premium tax payment to the state.

Legal Basis: RSMo. 148, 287, 354, 374, 375, 376, 379, 381, 384, 385, 447

Funding Sources: Other - Insurance Examiners Fund (0552)

CORE ADJUSTMENTS:

INSURANCE EXAMINATIONS			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
DEPARTMENT CHANGES									
One Time	2042	INSURANCE EXAMINATIONS EE-0552	EE				(756)	(756)	1x expenditure HB 50
		DEPARTMENT CHANGES					(756)	(756)	
		TOTAL CHANGES					(756)	(756)	

GOVERNOR CHANGES

Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES

Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.415												
INSURANCE EXAMINATIONS - 37510C												
CORE												
PERSONAL SERVICES	3,306,259	42.50	3,287,066	43.32	3,403,590	42.90	3,403,590	42.90	3,403,590	42.90	3,403,590	42.90
OTHER FUNDS	3,306,259	42.50	3,287,066	43.32	3,403,590	42.90	3,403,590	42.90	3,403,590	42.90	3,403,590	42.90
EXPENSE & EQUIPMENT	765,674	0.00	247,059	0.00	767,699	0.00	766,943	0.00	766,943	0.00	766,943	0.00
OTHER FUNDS	765,674	0.00	247,059	0.00	767,699	0.00	766,943	0.00	766,943	0.00	766,943	0.00
TOTAL	$4,071,933	42.50	$3,534,125	43.32	$4,171,289	42.90	$4,170,533	42.90	$4,170,533	42.90	$4,170,533	42.90
NAIC Standard - SB 164 - 1375002												
PERSONAL SERVICES	0	0.00	0	0.00	0	0.00	0	0.00	43,000	0.40	43,000	0.40
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	43,000	0.40	43,000	0.40
EXPENSE & EQUIPMENT	0	0.00	0	0.00	0	0.00	0	0.00	4,024	0.00	4,024	0.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	4,024	0.00	4,024	0.00
TOTAL	$0	0.00	$0	0.00	$0	0.00	$0	0.00	$47,024	0.40	$47,024	0.40
TOTAL - INSURANCE EXAMINATIONS	$4,071,933	42.50	$3,534,125	43.32	$4,171,289	42.90	$4,170,533	42.90	$4,217,557	43.30	$4,217,557	43.30

Senate Bill 164 (SB 164) incorporates the National Association of Insurance Commissioners (NAIC) model standard valuation law as it relates to principals based reserving ("PBR") which will be an accreditation standard, establishing a nationwide standard that better adapts to product innovation while providing confidence in the adequacy of reserve for solvency protection. The legislation was passed in 2015 with an effective date that was conditioned upon substantially similar legislation being passed in at least 42 states that include at least 75% of the life insurance premium in the United States, originally assumed to be FY 2019. This threshold was exceeded and the director's order making PBR effective January 1, 2017 was issued on June 30, 2016.

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Insurance Refunds
Section 7.420

Budget Book Page 81

This section provides for refunds to insurance companies for overpayment of fees to the department.

Legal Basis: RSMo. 374.150

Funding Sources: Other - Insurance Dedicated Fund (0566), Insurance Examiners Fund (0552)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.420												
INSURANCE REFUNDS - 37520C												
CORE												
PROGRAM-SPECIFIC	135,000	0.00	20,464	0.00	135,000	0.00	135,000	0.00	135,000	0.00	135,000	0.00
OTHER FUNDS	135,000	0.00	20,464	0.00	135,000	0.00	135,000	0.00	135,000	0.00	135,000	0.00
TOTAL	$135,000	0.00	$20,464	0.00	$135,000	0.00	$135,000	0.00	$135,000	0.00	$135,000	0.00
TOTAL - INSURANCE REFUNDS	$135,000	0.00	$20,464	0.00	$135,000	0.00	$135,000	0.00	$135,000	0.00	$135,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION
Health Insurance Counseling
Section 7.425

Budget Book Page 89

The CLAIM program provides counseling and educational activities to people on Medicare on health insurance coverage and Medicare benefits. CLAIM has been the official State Health Insurance Assistance Program (SHIP) for Missouri since 1993. Funding is provided by the Administration for Community Living and the state with oversight by the department. The department contracts with Primaris to administer the CLAIM program. All of CLAIM's services are free, unbiased and confidential. CLAIM recruits local community partners and volunteers, develops and conducts volunteer training, provides program outreach through events, assists beneficiaries during Medicare's Annual Enrollment Period (AEP) in the fall of each year and maintains a toll-free number, 1-800-390-3330, and website, www.missouriclaim.org. Volunteers are recruited locally and community organizations such as hospitals, community centers, public housing, faith based organizations and senior centers serve as partners and provide space, supplies and local publicity for the program. CLAIM averages 300 volunteer counselors and has over 175 counseling locations throughout the state where counseling is provided.

Legal Basis: State Health Insurance Assistance Program; Federal CFDA – 93.779

Funding Sources: Federal - Federal - MDI Fund (0192)
Other – Insurance Dedicated Fund (0566)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.425												
HEALTH INSURANCE COUNSELING - 37540C												
CORE												
PROGRAM-SPECIFIC	1,450,000	0.00	1,370,275	0.00	1,450,000	0.00	1,450,000	0.00	1,450,000	0.00	1,450,000	0.00
FEDERAL FUNDS	1,250,000	0.00	1,170,275	0.00	1,250,000	0.00	1,250,000	0.00	1,250,000	0.00	1,250,000	0.00
OTHER FUNDS	200,000	0.00	200,000	0.00	200,000	0.00	200,000	0.00	200,000	0.00	200,000	0.00
TOTAL	$1,450,000	0.00	$1,370,275	0.00	$1,450,000	0.00	$1,450,000	0.00	$1,450,000	0.00	$1,450,000	0.00
TOTAL - HEALTH INSURANCE COUNSELING	$1,450,000	0.00	$1,370,275	0.00	$1,450,000	0.00	$1,450,000	0.00	$1,450,000	0.00	$1,450,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Division of Credit Unions
Section 7.430

Budget Book Page 97

The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints about credit union services or operations. The division is an accredited agency through the National Association of State Credit Union Supervisors (NASCUS), and all member deposits are insured by the National Credit Union Share Insurance Fund, administered by the National Credit Union Administration. The division is statutorily required to conduct examinations at least once every 18 months. Examinations are conducted to ensure the safety and soundness of credit unions and to ensure compliance with applicable rules, regulations and statutes. The division proactively performs off-site monitoring on an ongoing basis to assist in identifying increasing risk. Credit unions incurring problems, whether financial, operational or in compliance areas, receive increased attention which may come in the form of enforcement actions. The Division of Credit Unions currently regulates 118 credit unions with assets exceeding $ 11.5 billion. Missouri is ranked eighth in the nation in the number of state-chartered credit unions. The examination and license fees paid by the credit unions cover the costs of operating this division.

Legal Basis: RSMo. 370.120

Funding Sources: Other – Division of Credit Unions Fund (0548)

CORE ADJUSTMENTS:

CREDIT UNIONS			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments									
DRAFT HCS CHANGES									
Flexibility – removed flex									
Transfer	2195	CREDIT UNIONS E&E-0548	EE				(300)	(300)	statewide allocations
Transfer	3657	CREDIT UNIONS PS-0548	PS				(682)	(682)	statewide allocations
		DRAFT HCS CHANGES					(982)	(982)	
		TOTAL CHANGES					(982)	(982)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.430												
CREDIT UNIONS - 42490C												
CORE												
PERSONAL SERVICES	1,155,135	15.50	981,209	13.99	1,178,239	15.50	1,178,239	15.50	1,178,239	15.50	1,177,557	15.50
OTHER FUNDS	1,155,135	15.50	981,209	13.99	1,178,239	15.50	1,178,239	15.50	1,178,239	15.50	1,177,557	15.50
EXPENSE & EQUIPMENT	119,055	0.00	109,826	0.00	144,055	0.00	144,055	0.00	144,055	0.00	143,755	0.00
OTHER FUNDS	119,055	0.00	109,826	0.00	144,055	0.00	144,055	0.00	144,055	0.00	143,755	0.00
TOTAL	$1,274,190	15.50	$1,091,035	13.99	$1,322,294	15.50	$1,322,294	15.50	$1,322,294	15.50	$1,321,312	15.50
TOTAL - CREDIT UNIONS	$1,274,190	15.50	$1,091,035	13.99	$1,322,294	15.50	$1,322,294	15.50	$1,322,294	15.50	$1,321,312	15.50

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Division of Finance
Section 7.435

Budget Book Page 107

This section provides for examination and regulation of all state chartered banks, trust companies, and savings and loan associations as mandated by statute. The division also licenses and examines consumer credit companies, credit service organizations, money order companies, residential mortgage brokers, and loan originators. Statutes require that each state bank, trust company, and savings and loan association be examined for safety and soundness at least every 18 months. Examination and license fees paid by the banks and trust companies cover the costs of operating this division.

Legal Basis: RSMo. 361, 362, 369, and 443

Funding Sources: Other – Division of Finance Fund (0550)

CORE ADJUSTMENTS:

FINANCE			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments									
DRAFT HCS CHANGES									
Flexibility – removed flex									
Transfer	2196	DIV OF FINANCE E&E-0550	EE				(300)	(300)	statewide allocations
Transfer	3658	DIV OF FINANCE PS-0550	PS				(1,363)	(1,363)	statewide allocations
		DRAFT HCS CHANGES					(1,663)	(1,663)	
		TOTAL CHANGES					(1,663)	(1,663)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.435												
FINANCE - 42510C												
CORE												
PERSONAL SERVICES	7,729,645	118.15	7,202,354	109.47	8,119,094	118.15	8,119,094	118.15	8,119,094	118.15	8,117,731	118.15
OTHER FUNDS	7,729,645	118.15	7,202,354	109.47	8,119,094	118.15	8,119,094	118.15	8,119,094	118.15	8,117,731	118.15
EXPENSE & EQUIPMENT	927,276	0.00	738,786	0.00	927,276	0.00	927,276	0.00	927,276	0.00	926,976	0.00
OTHER FUNDS	927,276	0.00	738,786	0.00	927,276	0.00	927,276	0.00	927,276	0.00	926,976	0.00
PROGRAM-SPECIFIC	1,000	0.00	7,300	0.00	1,000	0.00	1,000	0.00	1,000	0.00	1,000	0.00
OTHER FUNDS	1,000	0.00	7,300	0.00	1,000	0.00	1,000	0.00	1,000	0.00	1,000	0.00
TOTAL	$8,657,921	118.15	$7,948,440	109.47	$9,047,370	118.15	$9,047,370	118.15	$9,047,370	118.15	$9,045,707	118.15
TOTAL - FINANCE	$8,657,921	118.15	$7,948,440	109.47	$9,047,370	118.15	$9,047,370	118.15	$9,047,370	118.15	$9,045,707	118.15

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Division of Finance – Division of Savings and Loan Supervision Fund Transfer
Section 7.440

Budget Book Page 119

This section provides for a transfer from the Savings & Loan Fund to the Division of Finance Fund to reimburse the latter fund for costs associated with regulation of state-chartered savings and loan associations.

Legal Basis: RSMo. 369

Funding Sources: Other - Division of Savings and Loan Supervision Fund (0549)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.440												
S&L FUND TRANSFER - 42520C												
CORE												
FUND TRANSFERS	50,000	0.00	17,273	0.00	50,000	0.00	50,000	0.00	50,000	0.00	50,000	0.00
OTHER FUNDS	50,000	0.00	17,273	0.00	50,000	0.00	50,000	0.00	50,000	0.00	50,000	0.00
TOTAL	$50,000	0.00	$17,273	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00
TOTAL - S&L FUND TRANSFER	$50,000	0.00	$17,273	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Division of Finance – Residential Mortgage Fund Transfer
Section 7.445

Budget Book Page 125

This section provides for a transfer of funds from the Residential Mortgage Licensing Fund to the Division of Finance Fund to reimburse the latter fund for costs associated with the administration of the Residential Mortgage Licensing Law.

Legal Basis: RSMo. 443.845

Funding Sources: Other - Residential Mortgage Licensing Fund (0261)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.445												
RESIDENTAL MORTGAGE FUND TRF - 42550C												
CORE												
FUND TRANSFERS	1,200,000	0.00	1,027,651	0.00	1,200,000	0.00	1,200,000	0.00	1,200,000	0.00	1,200,000	0.00
OTHER FUNDS	1,200,000	0.00	1,027,651	0.00	1,200,000	0.00	1,200,000	0.00	1,200,000	0.00	1,200,000	0.00
TOTAL	$1,200,000	0.00	$1,027,651	0.00	$1,200,000	0.00	$1,200,000	0.00	$1,200,000	0.00	$1,200,000	0.00
TOTAL - RESIDENTAL MORTGAGE FUND TRF	$1,200,000	0.00	$1,027,651	0.00	$1,200,000	0.00	$1,200,000	0.00	$1,200,000	0.00	$1,200,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Division of Finance – Savings and Loan Fund Transfer to GR
Section 7.450

Budget Book Page 131

This section provides for a transfer of funds from the Saving & Loan Supervision Fund to the General Fund in accordance with RSMo. 369.324 which requires that any amount remaining in the Savings and Loan Supervision Fund at the end of the fiscal year in excess of 5% of the amount assessed to the S&L associations shall be transferred to GR.

Legal Basis: RSMo. 369.324

Funding Sources: Other - Division of Savings and Loan Supervision Fund (0549)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.450												
S&L FUND TRANSFER TO GR - 42540C												
CORE												
FUND TRANSFERS	50,000	0.00	13,438	0.00	50,000	0.00	50,000	0.00	50,000	0.00	50,000	0.00
OTHER FUNDS	50,000	0.00	13,438	0.00	50,000	0.00	50,000	0.00	50,000	0.00	50,000	0.00
TOTAL	$50,000	0.00	$13,438	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00
TOTAL - S&L FUND TRANSFER TO GR	$50,000	0.00	$13,438	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00	$50,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Administration
Section 7.455

Budget Book Page 137

This section provides for central administrative functions, such as accounting, budgeting, cash receiving, personnel, building maintenance, and investigative services, for the 38 licensing entities that regulate professions within Missouri. In addition, this core program request is necessary to ensure the continued high quality of service provided by boxers, wrestlers, martial arts, judges, referees, timekeepers, announcers, promoters, athlete agents, dietitians, endowed care cemeteries, geologists, hearing instrument specialists, interior designers, interpreters, marital and family therapists, massage therapists, occupational therapists, professional counselors, psychologists, real estate appraisers, respiratory therapists, social workers, tattoo artists, branders and body piercers licensed in Missouri. Note: The core appropriation for Division/Administration also includes funding for board personnel and board member per diem for the following boards: Cosmetology and Barbers, Chiropractic, Embalmers & Funeral Directors, Optometry, Podiatry, and Veterinary.

Legal Basis: RSMo. 620.105-620.154

Funding Sources: Other - Professional Registration Fees Fund (0689)

CORE ADJUSTMENTS:

PR ADMINISTRATION			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
GOVERNOR CHANGES									
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments									
DRAFT HCS CHANGES									
Flexibility – removed flex									
Transfer	1032	PR ADMINISTRATION PS-0689	PS	(0.50)			(23,853)	(23,853)	statewide allocations
		DRAFT HCS CHANGES		(0.50)			(23,853)	(23,853)	
		TOTAL CHANGES		(0.50)			(23,853)	(23,853)	

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.455												
PR ADMINISTRATION - 42640C												
CORE												
PERSONAL SERVICES	3,429,538	84.50	3,274,896	89.30	3,498,131	84.50	3,498,131	84.50	3,498,131	84.50	3,474,278	84.00
OTHER FUNDS	3,429,538	84.50	3,274,896	89.30	3,498,131	84.50	3,498,131	84.50	3,498,131	84.50	3,474,278	84.00
EXPENSE & EQUIPMENT	1,289,295	0.00	872,066	0.00	1,289,295	0.00	1,289,295	0.00	1,289,295	0.00	1,289,295	0.00
OTHER FUNDS	1,289,295	0.00	872,066	0.00	1,289,295	0.00	1,289,295	0.00	1,289,295	0.00	1,289,295	0.00
PROGRAM-SPECIFIC	125,000	0.00	37,580	0.00	125,000	0.00	125,000	0.00	125,000	0.00	125,000	0.00
OTHER FUNDS	125,000	0.00	37,580	0.00	125,000	0.00	125,000	0.00	125,000	0.00	125,000	0.00
TOTAL	$4,843,833	84.50	$4,184,542	89.30	$4,912,426	84.50	$4,912,426	84.50	$4,912,426	84.50	$4,888,573	84.00
TOTAL - PR ADMINISTRATION	$4,843,833	84.50	$4,184,542	89.30	$4,912,426	84.50	$4,912,426	84.50	$4,912,426	84.50	$4,888,573	84.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Accountancy
Section 7.460

Budget Book Page 197

This section provides for the licensure and regulation of public accountants. License fees pay for operating costs.

Legal Basis: RSMo. 326.250-326.331

Funding Sources: Other - State Board of Accountancy Fund (0627)

CORE ADJUSTMENTS:

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.460												
STATE BOARD OF ACCOUNTANCY - 42650C												
CORE												
PERSONAL SERVICES	289,477	7.00	276,965	7.78	295,268	7.00	295,268	7.00	295,268	7.00	295,268	7.00
OTHER FUNDS	289,477	7.00	276,965	7.78	295,268	7.00	295,268	7.00	295,268	7.00	295,268	7.00
EXPENSE & EQUIPMENT	171,991	0.00	171,926	0.00	171,991	0.00	171,991	0.00	171,991	0.00	171,991	0.00
OTHER FUNDS	171,991	0.00	171,926	0.00	171,991	0.00	171,991	0.00	171,991	0.00	171,991	0.00
TOTAL	$461,468	7.00	$448,891	7.78	$467,259	7.00	$467,259	7.00	$467,259	7.00	$467,259	7.00
Board of Acct - E&E Increase - 1375003												
EXPENSE & EQUIPMENT	0	0.00	0	0.00	0	0.00	0	0.00	75,000	0.00	75,000	0.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	0	0.00	75,000	0.00	75,000	0.00
TOTAL	$0	0.00	$0	0.00	$0	0.00	$0	0.00	$75,000	0.00	$75,000	0.00
TOTAL - STATE BOARD OF ACCOUNTANCY	$461,468	7.00	$448,891	7.78	$467,259	7.00	$467,259	7.00	$542,259	7.00	$542,259	7.00

The increase of individuals licensed by the board has increased by 1,944 from June 30, 2009 to June 30, 2016. The increased number of licensees has increased the board's regulatory cost such as mailing, investigation, and enforcement expenditures. Based on FY2017 expected expenditures, investigations, and enforcements the board is projecting an estimated increase to the Expense and Equipment (E&E) appropriation of $75,000 for FY2018.

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Architects, Professional Engineers and Land Surveyors
Section 7.465

Budget Book Page 211

This section provides for the licensure and regulation of architects, professional engineers, professional land surveyors, and landscape architects. License fees cover the cost of operations.

Legal Basis: RSMo. 327.011-327.635

Funding Sources: Other - State Board for Architects, Professional Engineers, Land Surveyors and Landscape Architects Fund (0678)

CORE ADJUSTMENTS:

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.465												
ARCHITECTS, P.E. & LAND SURV. - 42660C												
CORE												
PERSONAL SERVICES	390,782	10.00	303,322	9.02	398,599	10.00	398,599	10.00	398,599	10.00	398,599	10.00
OTHER FUNDS	390,782	10.00	303,322	9.02	398,599	10.00	398,599	10.00	398,599	10.00	398,599	10.00
EXPENSE & EQUIPMENT	301,397	0.00	193,418	0.00	301,397	0.00	301,397	0.00	301,397	0.00	301,397	0.00
OTHER FUNDS	301,397	0.00	193,418	0.00	301,397	0.00	301,397	0.00	301,397	0.00	301,397	0.00
TOTAL	$692,179	10.00	$496,740	9.02	$699,996	10.00	$699,996	10.00	$699,996	10.00	$699,996	10.00
TOTAL - ARCHITECTS, P.E. & LAND SURV.	$692,179	10.00	$496,740	9.02	$699,996	10.00	$699,996	10.00	$699,996	10.00	$699,996	10.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Chiropractic Examiners
Section 7.470

Budget Book Page 219

This section provides for the licensure and regulation of chiropractors. License fees cover operating costs.

Legal Basis: RSMo. 331.010- 331.100

Funding Sources: Other - State Board of Chiropractic Examiners' Fund (0630)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.470												
BD OF CHIROPRACTIC EXAMINERS - 42680C												
CORE												
EXPENSE & EQUIPMENT	131,820	0.00	54,999	0.00	131,820	0.00	131,820	0.00	131,820	0.00	131,820	0.00
OTHER FUNDS	131,820	0.00	54,999	0.00	131,820	0.00	131,820	0.00	131,820	0.00	131,820	0.00
TOTAL	$131,820	0.00	$54,999	0.00	$131,820	0.00	$131,820	0.00	$131,820	0.00	$131,820	0.00
TOTAL - BD OF CHIROPRACTIC EXAMINERS	$131,820	0.00	$54,999	0.00	$131,820	0.00	$131,820	0.00	$131,820	0.00	$131,820	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Cosmetology and Barber Examiners
Section 7.475

Budget Book Page 227

This section provides for the licensure and regulation of cosmetologists, manicurists, estheticians, cosmetology salons, cosmetology or manicuring schools, barbers and barber schools or colleges. License fees pay for operating costs. SB 280 (2005) merged the Board of Cosmetology and the Board of Barber Examiners into the Board of Cosmetology and Barber Examiners.

Legal Basis: RSMo. 328.010-328.160 and 329.010-329.265

Funding Sources: Other - Board of Cosmetology and Barber Examiners Fund (0785)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.475												
BD COSMETOLOGY & BARBERS - 42695C												
CORE												
EXPENSE & EQUIPMENT	273,899	0.00	266,190	0.00	273,899	0.00	273,899	0.00	273,899	0.00	273,899	0.00
OTHER FUNDS	273,899	0.00	266,190	0.00	273,899	0.00	273,899	0.00	273,899	0.00	273,899	0.00
TOTAL	$273,899	0.00	$266,190	0.00	$273,899	0.00	$273,899	0.00	$273,899	0.00	$273,899	0.00
TOTAL - BD COSMETOLOGY & BARBERS	$273,899	0.00	$266,190	0.00	$273,899	0.00	$273,899	0.00	$273,899	0.00	$273,899	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Missouri Dental Board
Section 7.480

Budget Book Page 235

This section provides for the licensure and regulation of dentists. License fees cover operating costs.

Legal Basis: RSMo. 332.011-332.364

Funding Sources: Other - Dental Board Fund (0677)

CORE ADJUSTMENTS:

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.480												
MISSOURI DENTAL BOARD - 42710C												
CORE												
PERSONAL SERVICES	386,905	8.50	288,255	8.54	394,642	8.50	394,642	8.50	394,642	8.50	394,642	8.50
OTHER FUNDS	386,905	8.50	288,255	8.54	394,642	8.50	394,642	8.50	394,642	8.50	394,642	8.50
EXPENSE & EQUIPMENT	237,475	0.00	106,877	0.00	237,475	0.00	237,475	0.00	237,475	0.00	237,475	0.00
OTHER FUNDS	237,475	0.00	106,877	0.00	237,475	0.00	237,475	0.00	237,475	0.00	237,475	0.00
TOTAL	$624,380	8.50	$395,132	8.54	$632,117	8.50	$632,117	8.50	$632,117	8.50	$632,117	8.50
TOTAL - MISSOURI DENTAL BOARD	$624,380	8.50	$395,132	8.54	$632,117	8.50	$632,117	8.50	$632,117	8.50	$632,117	8.50

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Embalmers and Funeral Directors
Section 7.485

Budget Book Page 243

This section provides for the licensure and regulation of embalmers, funeral directors, funeral establishments, pre-need sellers, and pre-need providers. License fees cover operating costs.

Legal Basis: RSMo. 333.011-333.261

Funding Sources: Other - Board of Embalmers and Funeral Directors' Fund (0633)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.485												
BD OF EMBALMERS & FUNERAL DIR - 42720C												
CORE												
EXPENSE & EQUIPMENT	164,200	0.00	163,738	0.00	164,200	0.00	164,200	0.00	164,200	0.00	164,200	0.00
OTHER FUNDS	164,200	0.00	163,738	0.00	164,200	0.00	164,200	0.00	164,200	0.00	164,200	0.00
TOTAL	$164,200	0.00	$163,738	0.00	$164,200	0.00	$164,200	0.00	$164,200	0.00	$164,200	0.00
TOTAL - BD OF EMBALMERS & FUNERAL DI	$164,200	0.00	$163,738	0.00	$164,200	0.00	$164,200	0.00	$164,200	0.00	$164,200	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Registration for the Healing Arts
Section 7.490

Budget Book Page 251

This section provides for the licensure and regulation of physicians, physician assistants, physical therapists, physical therapist assistants, athletic trainers, speech language pathologists, speech language pathology assistants, speech language pathology aides, audiology aides, perfusionists, audiologists, and anesthesiologist assistants. License fees cover operating costs.

Legal Basis: RSMo. 324.125-324.183, 334.002-334.749, 345.010-345.080

Funding Sources: Other - Board of Registration for Healing Arts Fund (0634)

CORE ADJUSTMENTS:

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.490												
BD OF REG FOR THE HEALING ART - 42730C												
CORE												
PERSONAL SERVICES	1,865,917	45.00	1,670,244	41.93	1,903,234	45.00	1,903,234	45.00	1,903,234	45.00	1,903,234	45.00
OTHER FUNDS	1,865,917	45.00	1,670,244	41.93	1,903,234	45.00	1,903,234	45.00	1,903,234	45.00	1,903,234	45.00
EXPENSE & EQUIPMENT	753,115	0.00	442,989	0.00	753,115	0.00	753,115	0.00	753,115	0.00	753,115	0.00
OTHER FUNDS	753,115	0.00	442,989	0.00	753,115	0.00	753,115	0.00	753,115	0.00	753,115	0.00
TOTAL	$2,619,032	45.00	$2,113,233	41.93	$2,656,349	45.00	$2,656,349	45.00	$2,656,349	45.00	$2,656,349	45.00
TOTAL - BD OF REG FOR THE HEALING ART	$2,619,032	45.00	$2,113,233	41.93	$2,656,349	45.00	$2,656,349	45.00	$2,656,349	45.00	$2,656,349	45.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Nursing
Section 7.495

Budget Book Page 261

This section provides for the licensure and regulation of the nursing profession and for the regulation of nursing schools. License fees cover operating costs.

Legal Basis: RSMo. 335.011-335.257

Funding Sources: Other - State Board of Nursing Fund (0635)

CORE ADJUSTMENTS:

BOARD OF NURSING			BOBC	FTE	GR	FED	OTHER	TOTAL	EXPLANATION
DEPARTMENT CHANGES									
Transfer	2938	STATE NURSING BRD GRANTS-0635	PD				2,000,000	2,000,000	transfer in from HB 3 per HB 1816 (2016)
		DEPARTMENT CHANGES					2,000,000	2,000,000	
		TOTAL CHANGES					2,000,000	2,000,000	

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.495												
BOARD OF NURSING - 42740C												
CORE												
PERSONAL SERVICES	1,243,601	28.00	1,119,070	28.04	1,268,471	28.00	1,268,471	28.00	1,268,471	28.00	1,268,471	28.00
OTHER FUNDS	1,243,601	28.00	1,119,070	28.04	1,268,471	28.00	1,268,471	28.00	1,268,471	28.00	1,268,471	28.00
EXPENSE & EQUIPMENT	577,518	0.00	412,322	0.00	577,518	0.00	577,518	0.00	577,518	0.00	577,518	0.00
OTHER FUNDS	577,518	0.00	412,322	0.00	577,518	0.00	577,518	0.00	577,518	0.00	577,518	0.00
PROGRAM-SPECIFIC	0	0.00	0	0.00	0	0.00	2,000,000	0.00	2,000,000	0.00	2,000,000	0.00
OTHER FUNDS	0	0.00	0	0.00	0	0.00	2,000,000	0.00	2,000,000	0.00	2,000,000	0.00
TOTAL	$1,821,119	28.00	$1,531,392	28.04	$1,845,989	28.00	$3,845,989	28.00	$3,845,989	28.00	$3,845,989	28.00
TOTAL - BOARD OF NURSING	$1,821,119	28.00	$1,531,392	28.04	$1,845,989	28.00	$3,845,989	28.00	$3,845,989	28.00	$3,845,989	28.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Optometry
Section 7.500

Budget Book Page 271

This section provides for the licensure and regulation of optometrists. License fees cover operating costs.

Legal Basis: RSMo. 336.010-336.225

Funding Sources: Other - Optometry Fund (0636)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.500												
BOARD OF OPTOMETRY - 42750C												
CORE												
EXPENSE & EQUIPMENT	34,726	0.00	8,789	0.00	34,726	0.00	34,726	0.00	34,726	0.00	34,726	0.00
OTHER FUNDS	34,726	0.00	8,789	0.00	34,726	0.00	34,726	0.00	34,726	0.00	34,726	0.00
TOTAL	$34,726	0.00	$8,789	0.00	$34,726	0.00	$34,726	0.00	$34,726	0.00	$34,726	0.00
TOTAL - BOARD OF OPTOMETRY	$34,726	0.00	$8,789	0.00	$34,726	0.00	$34,726	0.00	$34,726	0.00	$34,726	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Pharmacy
Section 7.505

Budget Book Page 279

This section provides for licensure and regulation of pharmacies, pharmacists, pharmacy interns, pharmacy technicians, drug distributors and drug distributor registrants licensed in Missouri. License fees pay for operating costs.

Legal Basis: RSMo. 338.010-338.550

Funding Sources: Other - Board of Pharmacy Fund (0637)

CORE ADJUSTMENTS:

BOARD OF PHARMACY			BOBC	FTE	GR	FED	OTHER	TOTAL
DEPARTMENT CHANGES								
One Time	2262	BOARD OF PHARMACY E&E-0637	EE				(26,512)	(26,512)
		DEPARTMENT CHANGES					(26,512)	(26,512)
		TOTAL CHANGES					(26,512)	(26,512)

GOVERNOR CHANGES

Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES

Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.505												
BOARD OF PHARMACY - 42760C												
CORE												
PERSONAL SERVICES	1,068,432	16.00	1,007,287	16.72	1,089,799	16.00	1,089,799	16.00	1,089,799	16.00	1,089,799	16.00
OTHER FUNDS	1,068,432	16.00	1,007,287	16.72	1,089,799	16.00	1,089,799	16.00	1,089,799	16.00	1,089,799	16.00
EXPENSE & EQUIPMENT	679,930	0.00	432,942	0.00	653,418	0.00	653,418	0.00	653,418	0.00	653,418	0.00
OTHER FUNDS	679,930	0.00	432,942	0.00	653,418	0.00	653,418	0.00	653,418	0.00	653,418	0.00
PROGRAM-SPECIFIC	20,000	0.00	730	0.00	20,000	0.00	20,000	0.00	20,000	0.00	20,000	0.00
OTHER FUNDS	20,000	0.00	730	0.00	20,000	0.00	20,000	0.00	20,000	0.00	20,000	0.00
TOTAL	$1,768,362	16.00	$1,440,959	16.72	$1,763,217	16.00	$1,763,217	16.00	$1,763,217	16.00	$1,763,217	16.00
TOTAL - BOARD OF PHARMACY	$1,768,362	16.00	$1,440,959	16.72	$1,763,217	16.00	$1,763,217	16.00	$1,763,217	16.00	$1,763,217	16.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – State Board of Podiatric Medicine
Section 7.510

Budget Book Page 289

This section provides for licensure and regulation of podiatrists. License fees pay for operating costs.

Legal Basis: RSMo. 330.010-330.210

Funding Sources: Other - State Board of Podiatric Medicine Fund (0629)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.510												
BOARD OF PODIATRIC MEDICINE - 42770C												
CORE												
EXPENSE & EQUIPMENT	13,734	0.00	13,244	0.00	13,734	0.00	13,734	0.00	13,734	0.00	13,734	0.00
OTHER FUNDS	13,734	0.00	13,244	0.00	13,734	0.00	13,734	0.00	13,734	0.00	13,734	0.00
TOTAL	$13,734	0.00	$13,244	0.00	$13,734	0.00	$13,734	0.00	$13,734	0.00	$13,734	0.00
TOTAL - BOARD OF PODIATRIC MEDICINE	$13,734	0.00	$13,244	0.00	$13,734	0.00	$13,734	0.00	$13,734	0.00	$13,734	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Missouri Real Estate Commission
Section 7.515

Budget Book Page 297

This section provides for licensure and regulation of real estate brokers and salespersons. License fees pay for operating costs.

Legal Basis: RSMo. 339.010-339.860

Funding Sources: Other - Real Estate Commission Fund (0638)

CORE ADJUSTMENTS:

GOVERNOR CHANGES
Flexibility – added 25% flex between PS/EE, 25% flex between divisions and 10% flex between departments

DRAFT HCS CHANGES
Flexibility – removed flex

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.515												
MO REAL ESTATE COMMISSION - 42780C												
CORE												
PERSONAL SERVICES	935,769	25.00	776,521	21.29	954,485	25.00	954,485	25.00	954,485	25.00	954,485	25.00
OTHER FUNDS	935,769	25.00	776,521	21.29	954,485	25.00	954,485	25.00	954,485	25.00	954,485	25.00
EXPENSE & EQUIPMENT	276,669	0.00	132,580	0.00	276,669	0.00	276,669	0.00	276,669	0.00	276,669	0.00
OTHER FUNDS	276,669	0.00	132,580	0.00	276,669	0.00	276,669	0.00	276,669	0.00	276,669	0.00
TOTAL	$1,212,438	25.00	$909,101	21.29	$1,231,154	25.00	$1,231,154	25.00	$1,231,154	25.00	$1,231,154	25.00
TOTAL - MO REAL ESTATE COMMISSION	$1,212,438	25.00	$909,101	21.29	$1,231,154	25.00	$1,231,154	25.00	$1,231,154	25.00	$1,231,154	25.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Missouri Veterinary Medical Board
Section 7.520

Budget Book Page 307

This section provides for licensure and regulation of veterinarians and veterinary technicians. License fees pay for operating costs.

Legal Basis: RSMo. 340.200-340.350

Funding Sources: Other - Veterinary Medical Board Fund (0639)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.520												
MO VETERINARY MEDICAL BOARD - 42790C												
CORE												
EXPENSE & EQUIPMENT	107,975	0.00	35,464	0.00	107,975	0.00	107,975	0.00	107,975	0.00	107,975	0.00
OTHER FUNDS	107,975	0.00	35,464	0.00	107,975	0.00	107,975	0.00	107,975	0.00	107,975	0.00
TOTAL	$107,975	0.00	$35,464	0.00	$107,975	0.00	$107,975	0.00	$107,975	0.00	$107,975	0.00
TOTAL - MO VETERINARY MEDICAL BOARD	$107,975	0.00	$35,464	0.00	$107,975	0.00	$107,975	0.00	$107,975	0.00	$107,975	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Professional Registration Funds Transfers To GR
Section 7.525

Budget Book Page 315

This section provides for a transfer of funds from various sources to the General Revenue fund to reimburse GR for costs associated with services provided to the boards by the Administrative Hearing Commission, State Auditor's Office, and Attorney General.

Legal Basis: RSMo. 620.010.14 (4)

Funding Sources: Other - Various Professional Registration Board Funds

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.525												
PR FUND TRANSFER TO GR - 42820C												
CORE												
FUND TRANSFERS	1,461,218	0.00	634,829	0.00	1,461,218	0.00	1,461,218	0.00	1,461,218	0.00	1,461,218	0.00
OTHER FUNDS	1,461,218	0.00	634,829	0.00	1,461,218	0.00	1,461,218	0.00	1,461,218	0.00	1,461,218	0.00
TOTAL	$1,461,218	0.00	$634,829	0.00	$1,461,218	0.00	$1,461,218	0.00	$1,461,218	0.00	$1,461,218	0.00
TOTAL - PR FUND TRANSFER TO GR	$1,461,218	0.00	$634,829	0.00	$1,461,218	0.00	$1,461,218	0.00	$1,461,218	0.00	$1,461,218	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Transfers to the Professional Registration Fees Fund
Section 7.530

Budget Book Page 323

This section provides for a transfer of funds from various sources to the Professional Registration Fees Fund to reimburse this fund for payment of operating expenses associated with the administration of professional boards.

Legal Basis: RSMo. 620.010.14 (4)

Funding Sources: Other - Various Professional Registration Board Funds

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.530												
PR ADMINSTRATION TRANSFER - 42830C												
CORE												
FUND TRANSFERS	8,829,032	0.00	7,081,748	0.00	8,829,032	0.00	8,829,032	0.00	8,829,032	0.00	8,829,032	0.00
OTHER FUNDS	8,829,032	0.00	7,081,748	0.00	8,829,032	0.00	8,829,032	0.00	8,829,032	0.00	8,829,032	0.00
TOTAL	$8,829,032	0.00	$7,081,748	0.00	$8,829,032	0.00	$8,829,032	0.00	$8,829,032	0.00	$8,829,032	0.00
TOTAL - PR ADMINSTRATION TRANSFER	$8,829,032	0.00	$7,081,748	0.00	$8,829,032	0.00	$8,829,032	0.00	$8,829,032	0.00	$8,829,032	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Start-Up Board Loan Transfer
Section 7.535

Budget Book Page 331

This section provides the authority to allow the Professional Registration Division to transfer moneys from board funds to the Professional Registration Fees Fund to allow new boards to have start-up loans from another board. This may be necessary for a new board because RSMo. 620.010.14(4) requires each board to reimburse the Professional Registration Fee Fund for payment of operating expenses associated with the administration of professional boards. Moneys are then paid back to the initial source using authority in the following section.

Legal Basis: RSMo. 620.106

Funding Sources: Other - Various Professional Registration Board Funds

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.535												
PR STARTUP LOANS - 42850C												
CORE												
FUND TRANSFERS	200,000	0.00	0	0.00	200,000	0.00	200,000	0.00	200,000	0.00	200,000	0.00
OTHER FUNDS	200,000	0.00	0	0.00	200,000	0.00	200,000	0.00	200,000	0.00	200,000	0.00
TOTAL	$200,000	0.00	$0	0.00	$200,000	0.00	$200,000	0.00	$200,000	0.00	$200,000	0.00
TOTAL - PR STARTUP LOANS	$200,000	0.00	$0	0.00	$200,000	0.00	$200,000	0.00	$200,000	0.00	$200,000	0.00

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUITIONS AND PROFESSIONAL REGISTRATION
Professional Registration – Start-Up Board Loan Payback Transfer
Section 7.540

Budget Book Page 337

This section provides for the payback of board loans provided in the previous section.

Legal Basis: RSMo. 620.106

Funding Sources: Other - Professional Registration Fees Fund (0689)

CORE ADJUSTMENTS:

NONE

	FY 2016 BUDGET		FY 2016 ACTUAL		FY 2017 BUDGET		FY 2018 DEPT REQ		GOV AS AMENDED REC		HOUSE INTRO RECOMMENDED	
	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE	DOLLAR	FTE
HOUSE BILL SECTION 07.540												
PR STARTUP LOANS PAYBACK - 42860C												
CORE												
FUND TRANSFERS	320,000	0.00	0	0.00	320,000	0.00	320,000	0.00	320,000	0.00	320,000	0.00
OTHER FUNDS	320,000	0.00	0	0.00	320,000	0.00	320,000	0.00	320,000	0.00	320,000	0.00
TOTAL	$320,000	0.00	$0	0.00	$320,000	0.00	$320,000	0.00	$320,000	0.00	$320,000	0.00
TOTAL - PR STARTUP LOANS PAYBACK	$320,000	0.00	$0	0.00	$320,000	0.00	$320,000	0.00	$320,000	0.00	$320,000	0.00